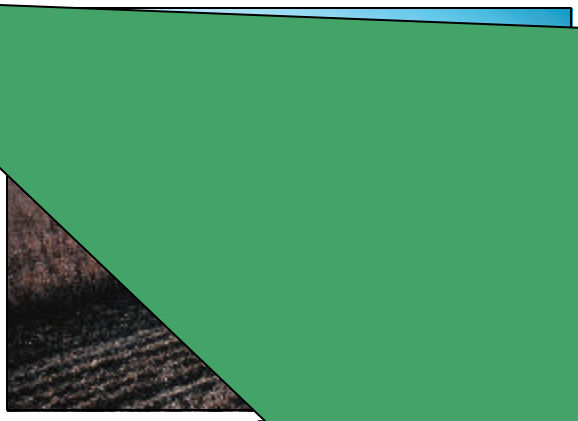
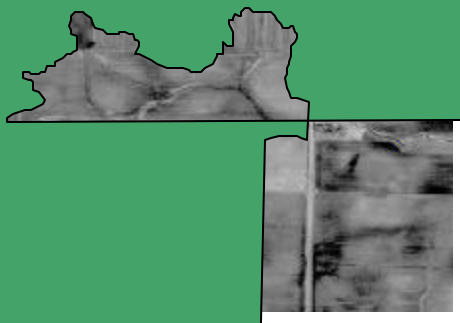
The Iowa Conservation Reserve Enhancement Program (CREP) is a major state/federal initiative to develop wetlands which are strategically located and designed to remove nitrate from tile-drainage water from cropland areas. The program is being implemented in cooperation with USDA Farm Service Agency (FSA) and Natural Resources Conservation Service (NRCS) to provide $38 million in funding over the next three years to construct and restore up to 9000 acres of wetlands and buffers. The Iowa CREP is targeted to continue for at least ten years, pending federal reauthorization of the Conservation Reserve Program.

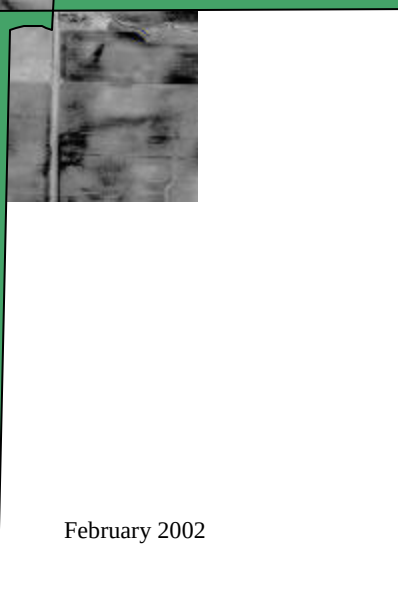


Financial incentives are p
landowners to develop and rest
intercept tile drainage from
watersheds. Landowners receive a
payments over 15 years and reimburse
costs of wetland and buffer establish
Easements to maintain the wetlands and buffe
are required for a minimum of 15 years beyond
the CREP payments, for a total of 30 years.
Additional one-time, upfront incentive payments
are used to encourage participating landowners
to enter into perpetual easements.

Research at Iowa State University has confirmed that strategically-located and designed wetlands under the program requirements will remove 40-90% of the nitrate and 90+% of the herbicide in tile drainage water from upper-lying croplands. The Iowa CREP is available in the thirty-seven counties in the tile-drained region of North Central Iowa and will specifically target the North Raccoon River Watershed. This watershed is noted for some of the highest nitrate loads in the Mississippi River Basin. Over the next decade, the Iowa CREP could develop wetlands in the program area with the capacity for removing over 5000 tons of nitrate-nitrogen annually. In addition to reducing nitrate loads to surface waters, the wetlands will provide wildlife habitat and increased recreational opportunities.

Advanced computer techniques utilizing geographical information systems (GIS) have





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